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FEE TRANSMITTAL for FY 2005		<i>Complete if Known</i>				
		JAN 20 2005				
<p>Patent fees are subject to annual revision.</p> <p><input type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%; padding: 5px;">TOTAL AMOUNT OF PAYMENT</td> <td style="width: 10%; text-align: center; padding: 5px;">(\$)</td> <td style="width: 60%; text-align: right; padding: 5px;">0.00</td> </tr> </table>				TOTAL AMOUNT OF PAYMENT	(\$)	0.00
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		Application Number	09/759,627			
		Filing Date	January 12, 2001			
		First Named Inventor	Ryan J. Nobrega			
		Examiner Name	Liversedge, Jennifer L.			
		Art Unit	3628			
		Attorney Docket No.	3399P040			

METHOD OF PAYMENT (check all that apply)

Check Credit card Money Order None Other (please identify): _____

For the above-identified deposit account, the Director is hereby authorized to: (check all that apply)

Charge fee(s) indicated below Charge fee(s) indicated below, except for the filing fee
 Charge any additional fee(s) or underpayment of fee(s) Credit any overpayments
under 37 CFR §§ 1.16, 1.17, 1.18 and 1.20.

FEES CALCULATION

1. EXTRA CLAIM FEES

Total Claims	44	Claims	Fee Paid
Independent Claims	7	56" = 0 x 50.00 = \$0.00	
Multiple Dependent		9" = 0 x 200.00 = \$0.00	

Large Entity	Small Entity		
Fee	Fee	Fee	Fee Description
Code	Code	Code	(S)
1202	50	2202	25
1201	200	2201	100
1203	360	2203	180
1204	790	2204	395
1205	300	2205	150
SUBTOTAL (1)		(S)	0.00

***or number previously paid, if greater. For Reissues, see below*

2. ADDITIONAL FEES

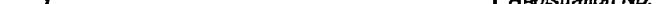
Large Entity	Small Entity			
Fee Code	Fee (\$)	Fee Code	Fee (\$)	Fee Description
1051	130	2051	65	Surcharge - late filing fee or oath
1052	50	2052	25	Surcharge - late provisional filing fee or cover sheet
2053	130	2053	130	Non-English specification
1251	120	2251	60	Extension for reply within first month
1252	450	2252	225	Extension for reply within second month
1253	1,020	2253	510	Extension for reply within third month
1254	1,590	2254	795	Extension for reply within fourth month
1255	2,160	2255	1,080	Extension for reply within fifth month
1401	500	2401	250	Notice of Appeal
1402	500	2402	250	Filing a brief in support of an appeal
1403	1,000	2403	500	Request for oral hearing
1451	1,510	2451	1,510	Petition to institute a public use proceeding
1460	130	2460	120	Petitions to the Commissioner
1807	50	1807	50	Processing fee under 37 CFR 1.17(q)
1806	180	1806	180	Submission of Information Disclosure Stmt
1809	790	1809	395	Filing a submission after final rejection (37 CFR § 1.129(a))
1810	790	2810	395	For each additional invention to be examined (37 CFR § 1.129(b))
Other fee (specify)				

Other ICD (specify)

SUBTOTAL (2)

(5)

SUBMITTED BY

Name (Print/Type)	Jordan M. Becker	Registration No. (Attorney/Agent)	39,602	Telephone	(408) 720-8300
Signature				Date	01/20/06

Based on PTO/SB/17 (12-04) as modified by Eustachy, Schellott, Taylor & Zalman (wtr) 12/15/2004.
SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450

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METHOD OF PAYMENT (check all that apply) <input type="checkbox"/> Check <input type="checkbox"/> Credit card <input type="checkbox"/> Money Order <input checked="" type="checkbox"/> None <input type="checkbox"/> Other (please identify): _____ <input checked="" type="checkbox"/> Deposit Account Deposit Account Number: <u>02-2666</u> Deposit Account Name: <u>Blakely, Sokoloff, Taylor & Zafman LLP</u> For the above-identified deposit account, the Director is hereby authorized to: (check all that apply) <input type="checkbox"/> Charge fee(s) indicated below <input type="checkbox"/> Charge fee(s) indicated below, except for the filing fee <input checked="" type="checkbox"/> Charge any additional fee(s) or underpayment of fee(s) <input checked="" type="checkbox"/> Credit any overpayments under 37 CFR §§ 1.16, 1.17, 1.18 and 1.20.																																																					
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JAN 20 2006

Attorney Docket No.: 3399P040

Patent

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application for:

Ryan J. Nobrega et al.

Serial No.: 09/759,627

Filing Date: January 12, 2001

For: METHOD AND APPARATUS FOR
PERFORMING A CREDIT BASED
TRANSACTION BETWEEN A USER
OF A WIRELESS COMMUNICATIONS
DEVICE AND A PROVIDER OF A
PRODUCT OR SERVICEMail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Examiner: Liversedge, Jennifer L.

Group Art Unit: 3628

Certificate of Transmission

I hereby certify that this correspondence is being facsimile
transmitted to the Patent and Trademark Office on:

January 20, 2006
(Date of Transmission)
Harleen Bains
(Printed name)
<i>HB</i>
January 20, 2006
(Signature) (Date)

RESPONSE TO OFFICE ACTION

Dear Sir:

In response to the Office Action mailed on October 31, 2005, please reconsider the present application in view of the following remarks:

Claims 33-38 stand rejected under 35 U.S.C. § 102(a) as allegedly being anticipated by U.S. Patent no. 6,609,113 of O'Leary et al. ("O'Leary"). Claims 1-8, 17-32, 39-45 and 50-56 stand rejected under 35 U.S.C. § 103(a) as allegedly being unpatentable based on O'Leary.

Applicants respectfully traverse the rejections. No claims have been canceled, amended or added.